

IN THE UNITED STATES BANKRUPTCY COURT FOR THE DISTRICT OF MARYLAND
at Baltimore

In re: Case No.: **18-13119 – RAG** Chapter: **7** Adversary No.: **18-00080**

Dondra L. Davenport
Debtor

Dondra L. Davenport
Plaintiff(s)

vs.

U.S. Department of Education FedLoan Servicing
Defendant(s)

FILED
2018 APR -3 PM 1:43
U.S. BANKRUPTCY COURT
DISTRICT OF MARYLAND
BALTIMORE

COMPLAINT LETTER/NOTICE

Dear Creditor, U.S. Department of Education FedLoan Servicing:

This letter of complaint is to make you, the U.S. Department of Education FedLoan Servicing aware of the Adversary Proceedings that has been filed and included in the Chapter 7 Bankruptcy filings. I Dondra Davenport am a single mother at home with a young adult and two grandchildren. We have BRHP (Baltimore Regional Housing Partnership) and have experienced some family trauma which has brought me to this point of financial hardship. I currently work for the State of Maryland as a Contingent II (not a permanent employee) and could be dismissed without cause at any time. All USM (University System of Maryland) are facing a decline in enrollment at this time and that definitely affects me and my family household. I am asking for the discharge of the amount of \$162, 582.24 and according to the Bankruptcy Rule 7001 (6) proceeding to determine the dischargeability of debt, I am eligible for the discharge of debt; 1.) Based on my current income and expenses I will not be able to maintain a minimal standard of living for myself or my dependents if forced to repay this student loan; 2.) This state of affairs is likely to persist for a significant part of the repayment period of the student loan for the next 20 -25 years; 3.) I have made good faith payments since December 2016. I am filing this Cause of Action because I wouldn't be able to maintain a basic standard of living if I have to pay back this student loan and I will fall into abject poverty. I have sought repayment plans, forbearances and settlement arrangements. I am currently in the IDR plan with the Federal Loan Servicing because I work for a University/State Institution. This hardship will last for at least 20-25 years and thus asking that the debt of \$162, 582.24 be discharged in the Chapter 7 Bankruptcy filing.

Creditor, U.S. Department of Education FedLoan Servicing

March 16, 2018-revised April 2, 2018

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Sincerely,

A handwritten signature in black ink, appearing to read "Dondra L. Davenport", with a stylized, cursive script.

Dondra L. Davenport